

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <u>William Chadwick</u>          | Social Security number or ITIN | xxx-xx-4857 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | 17-10751-CMG                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William Chadwick

4/13/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William Chadwick  
 Debtor

Case No. 17-10751-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Apr 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2017.

db  
 516592225 +William Chadwick, 50 Bears St., Apt 7X, Keyport, NJ 07735-1328  
 516592230 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321  
 516592231 +JCP&L, P.O. Box 3687, Akron, OH 44309-3687  
 516592232 +New Jersey Natural Gas, 633 Lake Avenue, Asbury Park, NJ 07712-7108  
 516592233 +Specialized Loan Servicing/SLs, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005  
 516592233 Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127  
 516592235 +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2017 22:41:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 13 2017 22:41:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516592218 +EDI: AMEREXPR.COM Apr 13 2017 22:28:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516592221 EDI: BANKAMER.COM Apr 13 2017 22:28:00 Bank Of America, Po Box 982238, El Paso, TX 79998  
 516592222 +EDI: BANKAMER.COM Apr 13 2017 22:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 516592223 +E-mail/Text: bankruptcy@cavps.com Apr 13 2017 22:41:58 Calvary Portfolio Services, Po Box 27288, Tempe, AZ 85285-7288  
 516592224 +EDI: CHASE.COM Apr 13 2017 22:28:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
 516592226 +EDI: WFNNB.COM Apr 13 2017 22:28:00 Comenity Bank/kingsi, Po Box 182125, Columbus, OH 43218-2125  
 516592227 +EDI: CONVERGENT.COM Apr 13 2017 22:29:00 Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004  
 516592228 +EDI: CCS.COM Apr 13 2017 22:28:00 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918  
 516592229 +EDI: IRS.COM Apr 13 2017 22:28:00 Internal Revenue Services, PO Box 7346, Philadelphia, PA 19101-7346  
 516657640 +EDI: RMSC.COM Apr 13 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516592219\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516592220\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516592234\* Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicer for U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
 Robert C. Nisenson on behalf of Debtor William Chadwick rnisenson@aol.com,  
 nisensonlaw@aol.com;G2729@notify.cincompass.com;nisensonlaw@gmail.com  
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4